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Form 213

## IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Robert J. Koval Debtor(s)

Bankruptcy Case No.: 18-20075-GLT

Related to Docket No. 27 Chapter: 13

Docket No.: 28 – 27

Concil. Conf.: May 20, 2021 at 09:00 AM

#### **ORDER**

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before April 30, 2021, Debtor(s) must file Documentary Proof of Payment according to the accompanying Instructions, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

#### OR

2. a Notice of Proposed Modification to Confirmed Plan and an Amended Plan to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the Amended Plan pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **May 14, 2021,** if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On May 20, 2021 at 09:00 AM a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com.

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

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Dated: March 16, 2021

cm: All Creditors and Parties In Interest

Gregory J. Taddonio, Judge United States Bankruptcy Court

#### INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee P.O. Box 84051 Chicago, IL 60689–4002

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 18-20075-GLT

Robert J. Koval Chapter 13

Debtor

## **CERTIFICATE OF NOTICE**

District/off: 0315-2 User: hthu Page 1 of 2
Date Rcvd: Mar 16, 2021 Form ID: pdf900 Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2021:

Recip ID		Recipient Name and Address
db	+	Robert J. Koval, 165 Low Hill Road, Brownsville, PA 15417-8678
14755950	+	Bank of America, PO Box 45144, Jacksonville, FL 32232-5144
14807928	+	Bank of America, N.A., 16001 N DALLAS PKWY, ADDISON, TX 75001-3311
14793666	+	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14895232	+	Bank of burlingame, N.A., 16001 N DALLAS PKWY, ADDISON, TX 75001-3311
14755953	+	Jonathan P. Cawley, Esq., 3220 Tillman Drive, Suite 215, Bensalem, PA 19020-2028

TOTAL: 6

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b> 14849548		Notice Type: Email Address Email/Text: documentfiling@lciinc.com	Date/Time	Recipient Name and Address
			Mar 17 2021 05:04:00	13-7, PO Box 1931, Burlingame, CA 94011-1931
14755951	+	Email/PDF: creditonebknotifications@resurgent.com	Mar 17 2021 04:15:53	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
14755952		Email/Text: mrdiscen@discover.com	Mar 17 2021 05:04:00	Discover, P.O. Box 30943, Salt Lake City, UT 84130
14758792		Email/Text: mrdiscen@discover.com	Mar 17 2021 05:04:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14792606		Email/PDF: resurgentbknotifications@resurgent.com	Mar 17 2021 04:29:13	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14767534		Email/PDF: cbp@onemainfinancial.com	Mar 17 2021 04:28:42	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
14755955	+	Email/PDF: cbp@onemainfinancial.com	Mar 17 2021 04:15:26	One Main Financial, P.O. Box 3662, Evansville, IN 47735-3662
14791338		Email/Text: Bankruptcy.Notices@pnc.com	Mar 17 2021 05:04:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14755956		Email/Text: Bankruptcy.Notices@pnc.com	Mar 17 2021 05:04:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
14794672		Email/Text: Bankruptcy.Notices@pnc.com	Mar 17 2021 05:04:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
14755957	+	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 17 2021 04:17:51	Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282

TOTAL: 11

### **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

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Date Rcvd: Mar 16, 2021 Form ID: pdf900 Total Noticed: 17

cr PNC Bank, N.A. 14755954 New Direction

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

#### NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 18, 2021 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 16, 2021 at the address(es) listed

Name Email Address

Amy L. Zema

on behalf of Debtor Robert J. Koval amy@zemalawoffice.com

Brian Nicholas

on behalf of Creditor PNC Bank N.A. bnicholas@kmllawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 4